

"EXHIBIT" "A"

I, James H. Cramer, residing at Rose Hill Manor, Frederick County, Maryland, do hereby make, publish and declare this to be my last Will and Testament, hereby revoking any and all testamentary dispositions by me at any time heretofore made.

I direct the payment of all my debts and funeral and administration expenses as soon as may be practicable after my death, and I direct that all estate, inheritance, succession and transfer taxes upon or with respect to any property required to be included in my gross taxable estate under the provisions of any law, whether or not disposed of by, or passing under, this Will, shall be charged upon and paid out of my residuary estate by my executrix and shall not be apportioned.

All the rest, residue and remainder of my estate, of every kind and description, wherever situated, and whether now owned or hereafter acquired, including any property as to which I have a power of appointment by Will, I give, devise and bequeath as follows:

I give unto Calvin S. Lohr the right to buy my Insurance Business for the sum of Six Thousand Dollars (\$6,000.00) and if he elects to purchase said Insurance Business, then he shall be given the privilege of paying for the same over a period of five years, in sixty equal monthly payments of One Hundred Dollars, (\$100.00) per month. All accounts receivable and accounts payable of this business at the time of my death shall become a part of my estate.

If my Wife, Katherine L. Cramer, survives me, I direct that all the rest and residue and remainder of my estate, real, personal and mixed, and including any property as to which I may have the power of disposition be divided into two (2) equal parts; provided, however, it shall not be necessary to sell any property which my said wife and daughter may desire to hold in kind, subject however, to the provisions hereinafter provided for.

One Part I give, devise and bequeath unto my wife, Katherine L. Cramer as her absolute property.

The remaining Part thereof, I give unto my wife, Katherine L. Cramer, to hold the same for the sole benefit of my daughter, Alice Katherine Cramer, and my wife, Katherine L. Cramer, shall invest and keep invested the Principal